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Frederick P. Fish
1855-1930

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1859-1951

November 18, 2003

Attorney Docket No.: 06975-380001

Mail Stop Patent Application

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Presented for filing is a new patent application claiming priority from a provisional patent application of:

Applicant: HEATHER ALLISON SCHLEGEL AND BARRY APPELMAN

Title: ACCOUNT LINKING

Enclosed are the following papers, including those required to receive a filing date under 37 CFR §1.53(b):

	<u>Pages</u>
Specification	31
Claims	5
Abstract	1
Declaration	[To be Filed at a Later Date]
Drawing(s)	20

Enclosures:

- Request and Certification under 35 USC 122(b)(2)(B)(i), 1 page.
- Postcard.

Under 35 USC §119(e)(1), this application claims the benefit of prior U.S. provisional applications 60/426,806, filed November 18, 2002, U.S. provisional application 60/427,566, filed November 20, 2002, and U.S. provisional application 60/456,963, filed March 25, 2003, all of which are incorporated by reference.

Basic filing fee	\$770
Total claims in excess of 20 times \$18	\$144
Independent claims in excess of 3 times \$86	\$0
Fee for multiple dependent claims	\$0
Total filing fee:	\$914



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November 18, 2003

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Under 37 CFR §1.53(f), no filing fee is being paid at this time.

If this application is found to be incomplete, or if a telephone conference would otherwise be helpful, please call the undersigned at (202) 783-5070.

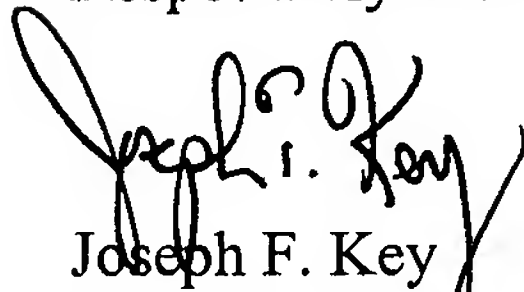
Kindly acknowledge receipt of this application by returning the enclosed postcard.

Please direct all correspondence to the following:

26171

PTO Customer Number

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Joseph F. Key". The signature is stylized with a large initial "J" and a long, sweeping underline.

Joseph F. Key

Reg. No. 44,827

Enclosures

JFK/afy

40188725.doc

**REQUEST AND CERTIFICATION
UNDER
35 U.S.C. 122(b)(2)(B)(i)**

First Named Inventor

Heather Allison Schlegel

Title

Account Linking

Atty Docket Number

06975-380001

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

11/18/2003
Date

Joseph F. Key
Signature

Joseph F. Key Reg. No. 44,827
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**